

Terms and Conditions Governing the OCBC 360 Account and StarHub S\$100 Cash Credit Promotion

The following terms and conditions shall apply to the OCBC 360 Account and StarHub S\$100 Cash Credit Promotion (the "Promotion").

1. Eligibility

- 1.1 The promotion period commences on 9 October 2017 and ends on 3 January 2018 or such date(s) as may be determined and notified by OCBC Bank in its sole discretion ("Promotion Period").
- 1.2 "Eligible Account" means an OCBC 360 Account which is opened during the Promotion Period.
- 1.3 "Eligible Customers" means the primary account holder of an Eligible Account and has no existing Deposit Account with OCBC Bank as at 9 October 2017.
- 1.4 "Deposit Account" refers to such account(s) which the Eligible Customer may have with the Bank whether alone or jointly with any other person(s) and includes savings account (but excludes Child Development Account), current account, time deposits, and any other type of account which may be offered by the Bank from time to time.

2. Promotion Mechanics

- 2.1 The Promotion is open to Eligible Customers who fulfill ALL the conditions set out below:
 - 2.1.1 The Eligible Customer successfully opens an Eligible Account and credits a salary of at least S\$2000 into the Eligible Account. Only genuine employment salary credit via GIRO with transaction description "GIRO-SALARY" printed on the monthly statement, which is credited by 31 January 2018 would successfully fulfill this condition.
 - 2.1.2 The Eligible Customer successfully sets up a GIRO payment arrangement to StarHub Ltd ("StarHub") to pay for his/her StarHub bills from the Eligible Account, and the first GIRO payment deduction is made from the Eligible Account to StarHub on or before 31 January 2018. If the Eligible Customer has purchased a StarHub product during the Promotion Period that entitles him/her to a temporary StarHub fee waiver (e.g. the HomeHub package), the first GIRO payment deduction must be made from the Eligible Account to StarHub no later than one month after the expiration of the temporary StarHub fee waiver.
 - 2.1.3 The NRIC/identification number used by the Eligible Customer to open his/her Eligible Account and the StarHub account must be the same, and the Eligible Customer did not

terminate a previously existing GIRO/recurring payment arrangement to StarHub from an OCBC Deposit Account/Credit Card in the last 6 months prior and then re-apply for the same during the Promotion Period

- 2.1.4 During the Promotion Period, the Eligible Customer has, via www.innovatingtogether.sg, given his/her consent to OCBC Bank and StarHub (“OCBC-StarHub Consent”) to share his/her personal data with third parties.
 - 2.1.5 The Eligible Customer does not withdraw his/her OCBC-StarHub Consent from either OCBC Bank or StarHub during the Promotion Period, and for a period of 12 months after the expiration of the Promotion Period.
- 2.2 Eligible Customers who fulfill the criteria specified in Clause 2.1 above (“Qualifying Customers”) will qualify for S\$100 cash credit (“Credit”) into their Eligible Account.
 - 2.3 If a GIRO payment deduction is successfully made from the Eligible Account to StarHub on or before 31 January 2018, the relevant Qualifying Customer will have the Credit credited into their Eligible Accounts by 31 March 2018. For Qualifying Customers who enjoy temporary StarHub fee waivers, the Credit will only be credited into their Eligible Accounts no later than 2 months after the first GIRO payment deduction is successfully made from the Eligible Account to StarHub.
 - 2.4 The qualification of the customer to receive the Credit shall be determined at the absolute discretion of OCBC Bank. If a customer does not meet any of the Promotion requirements (e.g. a salary credit to an Eligible Account was unsuccessful), the customer will not be entitled to receive the Credit.
 - 2.5 OCBC Bank reserves the right to disqualify any person from receiving the Credit and in event the Credit has already been awarded, to reclaim or withdraw the Credit from such person via various means, including but not limited to, debiting the value of the Credit from such person’s OCBC Bank account. OCBC Bank reserves the right to correct any errors in its award of any Credit to any person at any time without notice. No person shall be entitled to any payment or compensation from OCBC Bank should any person be disqualified from receiving any Credit or should the Credit be forfeited, reclaimed or withdrawn.
 - 2.6 For the avoidance of doubt, OCBC Bank reserves the right to claw back the Credit if the Eligible Customer terminates the StarHub GIRO payment arrangement on the Eligible Account and/or Customer withdraws his OCBC-StarHub Consent from either OCBC or StarHub within 12 months after the expiration of the Promotion Period.
 - 2.7 If you participate in this Promotion and the “OCBC 365 Card and StarHub Recurring Payment S\$100 Cash Credit Promotion” during the Promotion Period, you will only be entitled to a maximum of S\$100 cash credit, and it will be credited to your OCBC 365 Card.

3. General

- 3.1 This Promotion is not valid with other offers or promotions unless otherwise stated.
- 3.2 These Terms and Conditions can be read together with the Terms and Conditions Governing Deposit Accounts and Terms and Conditions Governing the OCBC 360 Account.
- 3.3 OCBC Bank reserves the right to waive, vary or amend any of these Terms and Conditions without notice. The decision of OCBC Bank on all matters relating to this Promotion shall be final and binding.
- 3.4 In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these Terms and Conditions shall prevail.
- 3.5 These Terms and Conditions shall be governed by laws of Singapore and the participants irrevocably submit to the non-exclusive jurisdiction of the courts of Singapore.
- 3.6 A person who is not a party to any agreement governed by these terms and conditions shall have no right under the Contracts (Rights of Third Parties) Act (Cap 53B) to enforce any of these terms and conditions.